

Imaged Certificate of Notice Page 1 of 4
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

DEFAULT O/E JAD

IN RE:

TRACEY L. SAPKO

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:13-22107 JAD

Chapter 13

Document No.: 105

ORDER OF COURT

AND NOW, this 24th day of October, 2018, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:


U.S. BANKRUPTCY JUDGE

FILED
10/24/18 3:50 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

Imaged Certificate of Notice Page 2 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Tracey L. Sapko
DebtorCase No. 13-22107-JAD
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: mgut
Form ID: pdf900Page 1 of 3
Total Noticed: 61

Date Rcvd: Oct 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 26, 2018.

db
aty
13721461 +Tracey L. Sapko, 989 Newell Road, Fayette City, PA 15438-1159
13655072 +vdel3, Office of the Chapter 13 Trustee, Suite 3250 US Steel Tower, 600 Grant Street,
13655073 Pittsburgh, PA 15219-2719
13655075 American Express Bank, FSB, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13655077 +Apothaker & Associates, PC, 520 Fellowship Road, C306, Mount Laurel, NJ 08054-3410
Arrow Financial Service, 8589 Aero Drive, Suite 600, San Diego, CA 92123
+Asset Management Professional, P.O. Box 2824, Woodstock, GA 30188-1386
++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, P.O. Box 15019, Wilmington, DE 19886)
13677166 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
13655078 Beneficial, Route 19 Northgate Plaza, Washington, PA 15301
13655081 +Chase Bank USA, P.O. Box 15298, Wilmington, DE 19850-5298
13655082 +Chromulak & Associates, 401 Technology Drive, Suite 202, Canonsburg, PA 15317-7538
13655083 +Citibank South Dakota NA, P.O. Box 6241, Sioux Falls, SD 57117-6241
13655085 +Creditors Financial Group, LLC, P.O. Box 440290, Aurora, CO 80044-1500
13655087 +Dyck-O'Neal, Inc., 15301 Spectrum Drive, Suite 450, Addison, TX 75001-6436
13655089 +Encore Receivable Management, 400 North Rogers Road, P.O. Box 3330, Olathe, KS 66063-3330
13655090 ++FOCUS RECEIVABLES MANAGEMENT LLC, 1130 NORTHCHASE PARKWAY STE 150, MARIETTA GA 30067-6429
(address filed with court: Focus Receivables, 1130 Northchase Parkway, Suite 150,
Marietta, GA 30067)
13638924 +Fayette County Sheriff Office, Courthouse, 61 East Main Street, Uniontown, PA 15401-3514
13655092 +Gordon & Weinberg, P.C., 1001 E. Hector Street, Suite 220, Conshohocken, PA 19428-2395
13655095 HSBC Bank, P.O. Box 15524, Wilmington, DE 19850
13655105 +Harrisburg, PA 17128, Patenaude & Felix, A.P.C., 213 East Main Street,
Carnegie, PA 15106-2701
13655093 +Hayt, Hayt & Landau, LLC, 123 South Broad Street, Suite 1660, Philadelphia, PA 19109-1003
13655094 +Home Depot/Citibank, P.O. Box 6497, Sioux Falls, SD 57117-6497
13677249 +M & T BANK, PO BOX 1508, BUFFALO, NY 14240-1508
13677251 +M & T BANK (2), PO BOX 1508, BUFFALO, NY 14240-1508
13638925 #+Michelle L. Watson, Esq., 202 1/2 4th Street, Monongahela, PA 15063-2502
13655101 +National City, One NCC Parkway, Kalamazoo, MI 49009-8003
13655103 +Northland Group, Inc., P.O. Box 390905, Minneapolis, MN 55439-0905
13655107 +PNC Bank, NA, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
13655106 +Phillips & Cohen Associates, Mail Stop 591, 1002 Justison Street,
Wilmington, DE 19801-5148
13655110 +Solomon & Solomon PC, Columbia Circle, P.O. Box 15019, Albany, NY 12212-5019
13655112 +Tucker Arensberg, PC, Firm # 287, 1500 One PPG Place, Pittsburgh, PA 15222-5416
13711770 +UPP-University of Pittsburgh, c/o Convergent Healthcare Recoveries, PO Box 1289,
Peoria, IL 61654-1289
13638927 Weltman, Weinberg & Reis, c/o Matthew Urban, Esq., 1400 Koppers Bldg, 436 Seventh,
Pittsburgh, PA 15219

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr

+E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 25 2018 02:37:06
PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
13664821 E-mail/Text: ally@ebn.phinsolutions.com Oct 25 2018 02:41:00 Ally Financial,
PO Box 130424, Roseville, MN 55113-0004
13655070 +E-mail/Text: ally@ebn.phinsolutions.com Oct 25 2018 02:41:00 Ally Financial,
P.O. Box 380901, Minneapolis, MN 55438-0901
13655074 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Oct 25 2018 02:41:48 Asset Acceptance,
P.O. Box 1630, Warren, MI 48090-1630
13643215 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Oct 25 2018 02:41:48 Asset Acceptance LLC,
P.O. Box 2036, Warren MI 48090-2036
13655076 +E-mail/Text: legal@arsnational.com Oct 25 2018 02:41:10 Associated Recovery Systems,
P.O. Box 469046, Escondido, CA 92046-9046
13655080 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 25 2018 02:37:23 Capital One Bank.,
P.O. Box 85520, Richmond, VA 23285
13655079 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 25 2018 02:37:23 Capital One Bank,
P.O. Box 71083, Charlotte, NC 28272-1083
13656488 +E-mail/Text: bankruptcy@caavps.com Oct 25 2018 02:42:10 Cavalry Portfolio Services,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2322
13655084 +E-mail/Text: abovay@creditmanagementcompany.com Oct 25 2018 02:42:15 Credit Management Co.,
2121 Noblestown Road, Pittsburgh, PA 15205-3956
13646816 E-mail/Text: mrdiscen@discover.com Oct 25 2018 02:41:00 Discover Bank,
DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
13655086 +E-mail/Text: mrdiscen@discover.com Oct 25 2018 02:41:00 Discover Financial Svcs, LLC,
P.O. Box 15316, Wilmington, DE 19850-5316
13655091 +E-mail/PDF: gecsedirecoverycorp.com Oct 25 2018 02:37:03 GE Money Bank, P.O. Box 960061,
Orlando, FL 32896-0061
13655096 +E-mail/Text: cio.bncmail@irs.gov Oct 25 2018 02:41:08 IRS, Insolvency Unit,
P.O. Box 7346, Philadelphia, PA 19101-7346
13720234 +E-mail/PDF: resurgentbknofications@resurgent.com Oct 25 2018 02:37:54 LVNV Funding LLC,
c/o Resurgent Capital Services, PO Box 10675, Greenville, SC 29603-0675

District/off: 0315-2

User: mgut
Form ID: pdf900

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Total Noticed: 61

Date Rcvd: Oct 24, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13655098 +E-mail/PDF: resurgentbknofications@resurgent.com Oct 25 2018 02:37:54 LVNV Funding, LLC,
P.O. Box 10497, Greenville, SC 29603-0497
13721171 E-mail/PDF: resurgentbknofications@resurgent.com Oct 25 2018 02:50:31
LVNV Funding, LLC its successors and assigns as, assignee of General Electric Capital,
Corporation, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13655097 +E-mail/PDF: gecsedirecoverycorp.com Oct 25 2018 02:37:44 Lowe's, P.O. Box 530914,
Atlanta, GA 30353-0914
13655099 E-mail/Text: camanagement@mtb.com Oct 25 2018 02:41:10 M&T Bank, P.O. Box 64679,
Baltimore, MD 21264
13655100 +E-mail/Text: rcpsbankruptcyntices@parallon.com Oct 25 2018 02:42:39 Medcredit, Inc.,
13730 South Point Boulevard, Charlotte, NC 28273-7715
13655102 +E-mail/Text: egssupportservices@alorica.com Oct 25 2018 02:42:05
NCO Financial Systems, Inc., P.O. Box 15894, Wilmington, DE 19850-5894
13653546 E-mail/Text: BKRMailOps@weltman.com Oct 25 2018 02:42:01 OLD REPUBLIC INSURANCE CO,
c/o Weltman, Weinberg & Reis, P.O. Box 93784, Cleveland, OH 44101-5784
13655108 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 25 2018 02:37:50
Portfolio Recovery Associates, 140 Corporate Blvd., Norfolk, VA 23502
14706120 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 25 2018 03:01:48
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
13711022 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 25 2018 03:01:59
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
13655989 E-mail/Text: RVSVBCINOTICE1@state.pa.us Oct 25 2018 02:41:38
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg, PA 17128-0946
13655109 +E-mail/Text: bankruptcy@proconsrv.com Oct 25 2018 02:41:26 Pro Consulting Services, Inc.,
P.O. Box 66510, Houston, TX 77266-6510
13638926 +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Oct 25 2018 02:41:51 U. S. Trustee's Office,
1001 Liberty Ave., Liberty Center, Suite 970, Pittsburgh, PA 15222-3721
TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.
13655104 PA Department of Revenue, Bankruptcy Division, P.O. Box 280946
cr* BANK OF AMERICA, N.A., P.O. Box 660933, DALLAS, TX 75266-0933
13655071 ##+American Express, P.O. Box 6618, Omaha, NE 68106-0618
13655088 ##+Edwin Abrahamsen & Associates, 120 North Keyser Avenue, Scranton, PA 18504-9701
13655111 ##+Tate & Kirlin Associates, 2810 Southampton Road, Philadelphia, PA 19154-1207
TOTALS: 2, * 1, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 26, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on October 24, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. andygornall@latouflawfirm.com
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
Michelle L. Watson on behalf of Debtor Tracey L. Sapko attorneymichellewatson@yahoo.com,
shellywvu@yahoo.com

District/off: 0315-2

User: mgut
Form ID: pdf900

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Michelle L. Watson on behalf of Plaintiff Tracey L. Sapko attorney michellewatson@yahoo.com,
shellywvu@yahoo.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 6